

Commission members, Thank you for this opportunity to address you today.

My name is George Shoemaker and I was employed for over 20 years by San Diego County.

I am Immediate Past President of the California Retired County Employees Association, representing over 100,000 retirees in the 20 37 Act Counties.

I am also the 1st Vice President for the Retired Employees of San Diego County, representing over 7,000 members.

Mr. Kirkwood, The President of the California Retired County Employees Association has appeared before you on two occasions and expressed many of the retiree's concerns.

1. Double digit increases in health care premiums, which are causing hardships to fixed income retirees
2. Elimination and/or reduction of health care programs that have been in place for years. Programs that retirees have depended upon in making life choices; and
3. GASB touting unfunded liabilities. This resulted in headlines that suggested retiree's health care is the problem.

I would like to bring to the Commission today, some additional major concerns retirees have:

1. **Changing conditions after employment and especially after retiree's are forced to make irrevocable decisions affecting their life choices.**
 - a. Once a retiree makes irrevocable decisions that will affect their future life, should the conditions upon which these decisions were made be allowed to change?
 - b. If so; should the retiree be allowed to change their decisions to go along with the changing conditions?
 - c. Seniors who thought they had financially provided for their retirement now face changes in life style
2. **Voice at the table:**
 - a. In some of the older retirement systems, retirees represent close to half of the total members in the system; should retirees not have more representation on the Retirement Board?
 - b. Retirees have no voice at the sponsor Table except where unions , who primarily represent actives, may in some cases represent them; Should retirees not be at the sponsor table when conditions affecting them are being discussed and agreed too?
3. **Placing the balancing of the financial budgets on the backs of older retirees whose annual benefits avg. \$20,000 to \$25,000 per year.**
 - a. Reducing and/or eliminating retiree health care benefits sure appear to be doing that.
4. **Managing the Health Care System:** We are all concerned about this, and even though I am sure we can better control the use of our own health services and save some costs; there needs to be more control of the over-all system.

There have to be better solutions, and I believe this esteemed commission with its ability to assemble large amounts of factual data will propose solutions to resolve these issues.

Retirees certainly hope you will

Thank You